

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c) 2004-0817

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In Re: Michael P. Clauser  
Bonnierin Clauser

Debtor(s)

Case No.: 19-20066

Judge: ABA

Chapter: 13

**DEBTOR'S CERTIFICATION IN OPPOSITION TO**

☐ **CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**

☒ **TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following:

1. ☐ Motion for Relief from the Automatic Stay filed by creditor \_\_\_\_\_. A hearing has been scheduled for \_\_\_\_\_ at 10 am.

**OR**

2 ☐ Motion to Dismiss filed by the Standing Chapter 13 Trustee.  
A hearing has been scheduled for \_\_\_\_\_

3. ☐ Certification of Default filed by creditor, \_\_\_\_\_.

I am requesting a hearing be scheduled on this matter.

2. ☒ Certification of Default filed by Standing Chapter 13 Trustee.

I am requesting a hearing be scheduled on this matter.

I am objecting to the above for the following reasons:

☐ Payments have been made in the amount of \$\_\_\_\_\_, but have not been accounted for. Documentation in support is attached hereto.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows:

☒ Other: We are discussing our options with our attorney and the possibility of converting our case to a Chapter 7.

3. This certification is being made in an effort to resolve the issues raised by the creditor in its certification.

I certify under penalty of perjury that the foregoing is true and correct.

Date: June 23, 2020

/s/ Michael P. Clauser  
Michael P. Clauser, Debtor

Date: June 23, 2020

/s/ Bonnierin Clauser  
Bonnierin Clauser, Co-Debtor